



Module 11: Dental



Module Objectives

After this module, you should be able to:

- Describe the Active Duty Dental Program
- Explain the TRICARE Dental Program and who is eligible
- Explain the TRICARE Retiree Dental Program and who is eligible for it
- State how premiums are determined for the TRICARE Retiree Dental Program



Active Duty Dental Program

- The Active Duty Dental Program (ADDP) provides active duty service members (ADSMs) private sector/civilian dental care to ensure dental health and deployment readiness
- The ADDP is available in the United States, U.S. Virgin Islands, Guam, Puerto Rico, American Samoa and the Northern Mariana Islands
- As of August 1, 2009, the ADDP contractor began administering the program to eligible active duty uniformed service members



ADDP Eligibility

- The ADDP is only available to active duty members of the following uniformed services:
 - U.S. Air Force
 - U.S. Army
 - U.S. Coast Guard
 - U.S. Marine Corps
 - U.S. Navy
- National Guard/Reserve members called or ordered to federal active duty for more than 30 consecutive days and those who received delayed-effective-date active duty orders
- Line of Duty/Notice of Eligibility Service Members
- Eligible foreign military personnel members
- Family members and other dependents are not eligible for this program

***NOTE:** Early Activators are certain members of the National Guard/Reserve who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation, are eligible for "early" TRICARE medical and dental benefits beginning on either: (a) the date their orders were issued or (b) 90 days before they report to active duty.



ADDP Overview

The ADDP has two distinct components:

Dental Treatment Facility (DTF) Referred Care:

- DTF referred care authorizes the ADSM to receive care from a civilian dentist when the DTF is unable to provide the required care

Remote Active Duty Dental Care:

- Remote Active Duty Dental Care is private sector/civilian dental coverage for remote ADSMs who reside and work (duty location) greater than 50 miles from a military DTF



Receiving Care under ADDP: DTF-Referred Care

- The DTF must provide a referral for civilian dental care
- The DTF completes a Referral Request Form (online at www.addp-ucci.com); this must be done before scheduling a civilian network dentist appointment
- The Referral Request Form automatically populates a referral number and an appointment control number (ACN); both the referral number and the ACN are required before an appointment can be scheduled
- The DTF must print the Referral Request Confirmation page for the ADSM to take to his/her civilian appointment; this page displays the ACN and the procedures required
- If the ADSM does not receive a referral ACN before getting care, the dental claim may be denied



Receiving Care under ADDP: Remote Dental Care

- Remote Active Duty Service Members can coordinate their own routine dental care/procedures, as long as the treatment is less than \$500 per procedure or appointment, or the cumulative total is less than \$1500 within a consecutive 12-month period
- The remote service member must complete an online Appointment Request Form to coordinate getting a civilian dental appointment
- Once the form is received by United Concordia, an appointment control number (ACN) is assigned and an appointment can be made
 - The ACN must be obtained prior to receiving dental care or the dental claim may be denied



ADDP Claims & Payment for Services

- Active Duty Service Members must use a network provider to receive benefits under ADDP
 - If a network dentist is not available, the ADSM or the DTF must contact the ADDP contractor; United Concordia to receive authorization to use a non-network dentist
- Network dentists complete all treatment documentation and submit it with the claim to the ADDP contractor for payment
- Claim forms should be in the TDP contractor's system for processing within 60 days of dental treatment
- Claims must be submitted within one year of the date of service; if more than 12 months have passed, the claim is **denied**



ADDP Additional Resources

- Please refer to the resources below for additional information on the ADDP:
 - ADDP Web Site: www.addp-ucci.com
 - Phone: 1-866-984-ADDP (2337)
 - General Inquiries:
United Concordia Companies, Inc.
ADDP Unit
P.O. Box 69430
Harrisburg, PA 17106-9430



TRICARE Dental Program

- The TRICARE Dental Program (TDP) provides worldwide dental coverage for eligible, enrolled beneficiaries
- The TDP is a voluntary, premium-based dental insurance plan administered and underwritten by United Concordia Companies, Inc.

TRICARE DENTAL PROGRAM
UNITED CONCORDIA



TDP Eligibility

- The following can purchase TDP coverage:
 - Eligible family members of active duty service members
 - National Guard/Reserve members not on active duty
 - Family members of National Guard or Reserve members, including the Individual Ready reserve (IRR)
- The sponsor must have at least 12 months remaining on their service commitment at the time of enrollment



TDP Enrollment

- Enrollment is required for TDP coverage
- Enrollment is complete for the family and/or eligible Guard/Reserve (not on active duty status) sponsor in the TDP once:
 - Enrollment form is completed and submitted
 - Eligibility is confirmed
 - Initial payment is received



TDP Enrollment (continued)

- There are two types of enrollment plans:
 - **Single Plan** - Includes one active duty family member (ADFM), or one National Guard/Reserve family member, or one National Guard/Reserve sponsor
 - **Family Plan** - Includes two or more eligible family members
- A National Guard/Reserve sponsor cannot be included in the family plan and must enroll independent of their family members
 - If National Guard/Reserve sponsors choose to enroll themselves in addition to the family member(s), there will be separate premium payments for each contract-one for the sponsor and one for the family member(s)



TDP Special Types of Enrollment

- Under the TDP family enrollment plan, all eligible family members must be enrolled, except in the following situations:
 - **Children under the age of 4** may be voluntarily enrolled at any time
 - Children are automatically enrolled on the first day of the month following the month they turn 4, as long as there are other family members enrolled
 - **Split enrollment** may occur when a sponsor has family members residing in two or more locations (e.g., children who are attending college away from home or living with a divorced spouse)
 - The sponsor may choose to enroll only the family members residing in one location



TDP Special Types of Enrollment (continued)

- Sponsor and family cannot be covered under two different TDP contracts; meaning two sponsors cannot enroll the same family member(s)
- If both the husband and wife are both service members, they cannot enroll each other as family members



TDP Premiums

- Premium payments are paid on monthly basis by the beneficiary
- Beneficiaries can pay online using their Visa, MasterCard, or checking account. They may also specify the date for the monthly premium payment or set up an automatic electronic funds transfer
- Beneficiaries may mail their premium payment check or money order along with the invoice to the following address:

United Concordia/TDP
P.O. Box 827388
Philadelphia, PA 19182-7388



TDP Monthly Premiums

	Enrollment Year Feb. 1, 2010 - Jan. 31, 2011		
Coverage Type (sponsor)	Active Duty	Nat'l Guard / SELRES	IRR
Sponsor Only	N/A	\$12.69	\$31.72
Single (one family member, excluding sponsor)	\$12.69	\$31.72	\$31.72
Family (more than one family member, excluding sponsor)	\$31.72	\$79.29	\$79.29
Sponsor & Family	N/A	\$91.98	\$111.01



TDP Portability

- When traveling or moving within the US, beneficiaries can visit any TDP participating dentist.
- Enrolled members who reside stateside are also covered while traveling overseas; however, they are responsible for all cost shares and the difference between the TDP maximum allowable charge and the provider's actual charge for covered services
- Enrolled members who reside overseas are also covered stateside, but are subject to stateside dental benefits program procedures for processing claims
- If relocating to an overseas location, beneficiaries may elect to disenroll from the TDP within 90 calendar days of relocation to an overseas area.
- **Note:** When relocating, beneficiaries should try to obtain copies of their dental records to avoid having to repeat and pay for procedures at their new location.



TDP Disenrollment

- To disenroll, TDP enrollees **must** complete a TDP Enrollment Form
- Beneficiaries must remain enrolled in the TDP for a minimum of 12 months or they must have a valid reason to be considered and approved for disenrollment before the end of the 12-month initial enrollment period
- Cancellation requests will be processed according to the “20th-of-the-month” rule*.

***NOTE:** If the cancellation request is received by the 20th of the month, the cancellation will be processed for the first day of the following month.

If received after the 20th of the month, the cancellation will be processed for the first day of the second month.



TRICARE Retiree Dental Program

- The TRICARE Retiree Dental Program (TRDP) is the nation's largest voluntary, all enrollee-paid dental program
- The TRDP is offered by the DoD through the TRICARE Management Activity
- This fee-for-service/preferred provider program offers enrollees access to any licensed dentist in all 50 states, the District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, Northern Mariana Islands, and Canada



TRDP Eligibility

- TRDP is voluntary and available to:
 - A member of the Uniformed Services who is entitled to uniformed services retired pay, even if the member is 65 years or older
 - A current spouse of an enrolled member
 - A member of the retired National Guard/Reserve, retirees in the “gray area” who are entitled to retired pay, but do not receive it until they can draw retiree benefits (usually at the age of 60)
 - A child of an enrolled member, up to age 21 or to age 23 if a full-time student or older if disabled before losing eligibility



TRDP Eligibility (continued)

- TRDP is voluntary and available to:
 - An unremarried, surviving spouse or eligible child of a deceased member who died while in retired status or while on active duty
 - A Medal of Honor recipient and eligible family members, or an unremarried surviving spouse/eligible family members of a deceased recipient
 - A current spouse and/or eligible child of certain non-enrolled members with documented proof the non-enrolled member is: (a) eligible to receive ongoing comprehensive dental care from the Veterans Affairs, or (b) enrolled in a dental plan through employment and the plan is not available to family members, or (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition



TRDP Enrollment

- New enrollees must fulfill an initial enrollment period of 12 consecutive months. After that, they are eligible for full benefits and continued enrollment is on a month-to-month basis
- Retired National Guard/Reserve personnel who elect to enroll in the TRDP within four months after retirement are eligible to skip the 12-month waiting period
- Beneficiaries may enroll:
 - Online: www.trdp.org
 - Via phone: 1-888-838-8737
- A two-month premium pre-payment is required at the time of enrollment



TRDP Enhanced & Enhanced-Overseas Covered Services

- The following services are covered for enrollees:
 - Two cleanings and exams in a 12-month period (100% of the allowed amount)
 - Dental accident coverage (100% of the allowed amount)
 - Additional diagnostic and preventive services (100% of the allowed amount)
 - Basic restorative (80% of the allowed amount)
 - Cast crowns, cast restorations, and bridges (50% of the allowed amount)
 - Implants (50% of the allowed amount)
 - Coverage for full and partial dentures (50% of the allowed amount)
 - Orthodontic coverage for both adolescents and adults (50% of the allowed amount)



TRDP Participating Networks

- TRDP is structured as a Delta Dental preferred provider program that lets enrollees seek treatment from both Delta Dental Select and Delta Dental PPO/DPO network dentists
- Enrollees are encouraged to seek treatment from a TRDP network dentist, otherwise they are responsible for additional costs above the plan coverage limit



TRDP Deductibles and Premium Rates

- There are three plans available:
 - Single
 - Two-Party
 - Family (3 or more persons)
- Each enrollee must satisfy an annual benefit year deductible of \$50
- Premium rates vary depending upon where the enrollee lives and the number of family members enrolled
- Premium rates are adjusted on October 1 of each benefit year
- For more information or premium rates visit <http://www.trdp.org> or call Delta Dental at 1-888-838-8737



TRDP Claims

- Claims may be completed using any standard dental claim form; enrollees can download dental claim forms at <http://www.trdp.org>
- TRDP claim forms should be mailed to:
Delta Dental of California
Federal Services
P.O. BOX 537007
Sacramento, CA 95853-7007
- Participating network or Delta Dental Premier dentists will submit claims for the enrollee



Congratulations! You've Completed Module 11: TRICARE Dental Program You should now be able to:

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- Explain the TRICARE Dental Program and who is eligible
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- State how premiums are determined for the TRICARE Retiree Dental Program

